

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY Caption in Compliance with D.N.J. LBR 9004-2(c) Robert Manchel, Esq. 1 Eves Drive, Suite 111 Marlton, NJ 08053 Attorney for Debtors RM-1141	
In Re: Clarence Smith	Case No. 17-23362JKS Judge: Chapter 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION TO
X CREDITOR'S MOTION or CERTIFICATION OF DEFAULT
TRUSTEE'S MOTION or CERTIFICATION OF DEFAULT

The debtors in the above-captioned chapter 13 proceeding hereby object to the following **(choose one)**:

1. X Motion for Relief from the Automatic Stay filed by USAA Federal Savings Bank, creditor. A hearing has been scheduled for September 27, 2018, at 11:00 a.m.

OR

 Motion to Dismiss filed by the Standing Chapter 13 Trustee. A hearing has been scheduled for at a.m.

OR

 Certification of Default filed by , creditor. We are requesting that a hearing be scheduled on this matter.

OR

 Certification of Default filed by Standing Chapter 13 Trustee. We are requesting that a hearing be scheduled on this matter.

2. We are objecting to the above for the following reasons (**choose one**):

_____ Payments have been made in the amount of \$_____, but have not been accounted for. Documentation in support is attached hereto.

_____ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

X Other: I am able to cure the arrears on September 14, 2018 and will resume regular payments as of October 2018. I respectfully request the court deny the movant's request for relief & allow me to cure the arrears and continue with my bankruptcy plan.

3. This certification is being made in an effort to resolve the issues raised by the creditor in its motion.

4. We certify under penalty of perjury that the foregoing is true and correct.

Date: 9/6/2018

/s/ Clarence Smith
Clarence Smith, debtor